

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended): An system for controlling card-based transactions, comprising:
 an interface between a merchant's bank and a bank at which a consumer has an account for conducting card-based transactions, the interface being remotely accessible by the consumer for selectively and dynamically restricting approval of individual transactions.
2. (currently amended): The ~~interface~~ system in accordance with claim 1, wherein the bank at which the consumer has an account and the interface each determines independently of the other whether to approve the individual transactions.
3. (currently amended): The ~~interface~~ system in accordance with claim 1, wherein a restriction selected by the consumer includes a restriction to a particular merchant.
4. (currently amended): The ~~interface~~ system in accordance with claim 1, wherein a restriction selected by the consumer includes a restriction on the amount of ~~the~~ an individual transaction.
5. (currently amended): The ~~interface~~ system in accordance with claim 1, wherein a restriction selected by the consumer includes a restriction on a balance accrued for transactions during a period of time.
6. (currently amended): The ~~interface~~ system in accordance with claim 5, wherein the period of time is selected from the group consisting of a day, a week and a month.

7. (currently amended): The ~~interface~~ system in accordance with claim 1, wherein a restriction selected by the consumer includes a restriction on a type of goods or services purchased.

8. (currently amended): The ~~interface~~ system in accordance with claim 1, wherein the transaction is initiated by a card user other than the consumer.

9. (currently amended): The ~~interface~~ system in accordance with claim 1, wherein the transaction is consummated without the merchant receiving the identity of the consumer.

10. (currently amended): The ~~interface~~ system in accordance with claim 1, wherein the interface comprises a web server for allowing the consumer to access the interface via the world wide web.

11. (currently amended): A ~~n~~ system for consumer control of card-based transactions, comprising:

an interface between a merchant's bank and a bank at which a consumer has an account for conducting card-based transactions, the interface being remotely accessible by the consumer for selectively directing a individual transactions to an account wherein the account to which the transactions is are directed is identified from among a plurality of accounts held by the consumer based upon criteria selected by the consumer.

12. (currently amended): The ~~interface~~ system in accordance with claim 11, wherein the account is identified based upon an amount of the transaction.

13. (currently amended): The ~~interface~~ system in accordance with claim 11, wherein the account is identified based upon a type of goods or services purchased.

14. (currently amended): The interface system in accordance with claim 11, wherein the account is identified based upon an identity of the merchant.
15. (currently amended): The interface system in accordance with claim 11, wherein the account is identified based upon a current account balance.
16. (currently amended): The interface system in accordance with claim 11, wherein the interface comprises a web server for allowing the consumer to access the interface via the world wide web.
17. A method of conducting a card-based transaction comprising steps of:
presenting a card to a merchant for a transaction;
communicating information relating to the transaction from the merchant to an interface;
determining at the interface whether to approve or deny the transaction based upon a criteria selected by the consumer, wherein the consumer may dynamically restrict approval of individual transactions through the interface;
when said determining at the interface finds that the transaction is to be approved based upon the criteria selected by the consumer, communicating information relating to the transaction from the interface to a bank at which the consumer has an account;
determining whether to approve or deny the transaction based upon predetermined criteria selected by the bank; and
communicating results of said determining whether to approve or deny the transaction to the merchant.
18. The method in accordance with claim 17, wherein the criteria selected by the consumer includes a restriction to a particular merchant.
19. The method in accordance with claim 17, wherein the criteria selected by the consumer includes a restriction on the amount of the transaction.

20. (currently amended): The ~~interface~~ method in accordance with claim 17, wherein the criteria selected by the consumer includes a restriction on a balance accrued for transactions during a period of time.

21. (currently amended): The ~~interface~~ method in accordance with claim 20, wherein the period of time is selected from the group consisting of a day, a week and a month.

22. (currently amended): The ~~interface~~ method in accordance with claim 17, wherein the criteria selected by the consumer includes a restriction on a type of goods or services purchased.

23. (currently amended): The ~~interface~~ method in accordance with claim 17, wherein the presenting is performed by a card user other than the consumer.

24. (currently amended): The ~~interface~~ method in accordance with claim 17, wherein the transaction is consummated without the merchant receiving the identity of the consumer.

25. The method in accordance with claim 17, wherein the bank at which the consumer has the account is selected from a plurality of banks at which the consumer has an account based upon an amount of the transaction.

26. The method in accordance with claim 17, wherein the bank at which the consumer has the account is selected from a plurality of banks at which the consumer has an account based upon a type of goods or services purchased during the transaction.

27. The method in accordance with claim 17, wherein the bank at which the consumer has the account is selected from a plurality of banks at which the consumer has an account based upon an identity of the merchant.

28. The method in accordance with claim 17, wherein the bank at which the consumer has the account is selected from a plurality of banks at which the consumer has an account based upon a current account balance.

29. A method of conducting a card-based transaction comprising steps of:
presenting a card to a merchant for a transaction;
communicating information relating to the transaction from the merchant to an interface;
identifying at the interface an account from among a plurality of accounts held by the consumer to which the transaction is to be directed based upon criteria selected by the consumer;
communicating information relating to the transaction from the interface to a bank at which the consumer has the identified account;
determining whether to approve or deny the transaction based upon predetermined criteria selected by the bank; and
communicating results of said determining whether to approve or deny the transaction to the merchant.

30. The method in accordance with claim 29, wherein the bank at which the consumer has the account is selected from a plurality of banks at which the consumer has an account based upon an amount of the transaction.

31. The method in accordance with claim 29, wherein the bank at which the consumer has the account is selected from a plurality of banks at which the consumer has an account based upon a type of goods or services purchased during the transaction.

32. The method in accordance with claim 29, wherein the bank at which the consumer has the account is selected from a plurality of banks at which the consumer has an account based upon an identity of the merchant.

33. The method in accordance with claim 29, wherein the bank at which the consumer has the account is selected from a plurality of banks at which the consumer has an account based upon a current account balance.

34. (currently amended): An system for consumer control of card-based transactions, comprising:

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an interface between a merchant's bank and a bank at which a consumer has an account for directing card-based transactions made by the consumer using any of a plurality of cards to the account wherein the interface selectively restricts approval of a individual transactions made using one of the plurality of cards in accordance with a limitation on an amount of the a transaction, the limitation for each of the plurality of cards not necessarily being equal and the interface being accessible to the consumer for selectively and dynamically restricting approval of individual transactions and selecting the limitation for each of the plurality of cards.

35. The ~~interface~~ system in accordance with claim 34, wherein the interface comprises a web server for allowing the consumer to access the interface via the world wide web.

36. An system for consumer control of card-based transactions, comprising:

an interface between a merchant's bank and a bank at which a consumer has an account for directing card-based transactions made by the consumer using any of a plurality of cards to the account wherein the interface selectively restricts approval of a individual transactions made using one of the plurality of cards based upon whether the consumer has enabled or disabled the card being used, the interface being accessible to the consumer for selectively and dynamically restricting approval of

individual transactions and selectively enabling or disabling each of the plurality of cards.

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37. The interface system in accordance with claim 36, wherein the interface comprises a web server for allowing the consumer to access the interface via the world wide web.
